



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:  
JERRY W. MALCOLM ET AL

Serial No.: 08/909,340

Filed: August 11, 1997

For: **GROUPING SELECTED  
TRANSACTIONS IN  
ACCOUNT LEDGER**

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Group Art Unit: 2761

Examiner: L. Pluta

Attorney Dkt. No.: AT9-97-314

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I certify that this correspondence is being deposited with the United States Postal Service as First Class mail in an envelope with sufficient postage addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on July 6, 1999.

By: Beth Costner

Beth Costner

AMENDMENT AND RESPONSE TO OFFICE ACTION

Box:  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

No fees are believed to be necessary; however, in the event that any fees are required for the prosecution of this application, please charge any necessary fees to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is needed, the extension is requested and please charge the fee for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action dated April 6, 1999, please amend the above-identified application as follows:

IN THE CLAIMS:

Please amend the claims as follows:

1. (amended) A method of facilitating account statement reconciliation, comprising:

associating selected transactions within data records for an account to form a transaction group which may be treated both as a